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NOV 24 2009

November 20, 2009

ASC
Michigan

COMPLAINT
EXHIBIT F

VIA – FEDEX GROUND

DENIAL OF COVERAGE

Barbara J. Moser
Claims Manager
Alternative Service Concepts
17197 N. Laurel Park Drive, Suite 537
Livonia, MI 48152

RE: Insured	:	City of Holland Board of Public Works
Claimant	:	Sierra Club
Issuing Company	:	Indian Harbor Insurance Company
Policy No.	:	PEC000396608
Our File No.	:	09103186

Dear Ms. Moser:

As you are aware, this office has been assigned by Indian Harbor Insurance Company ("Indian Harbor") to investigate the above-referenced matter, which has been submitted as a claim for coverage under the terms of the Pollution and Remediation Legal Liability Policy ("PARLL") issued to City of Holland Board of Public Works. On February 11, 2009, we issued a denial of coverage for this matter, which we incorporate herein by reference. On November 6, 2009, we received notice from the City of Holland Board of Public Works that an amended complaint had been filed with the Court on March 10, 2009. The November 6, 2009 notice requests that Indian Harbor review the amended complaint and issue a coverage position. Based on our review of the amended complaint, our February 11, 2009 denial of coverage remains unaltered. Accordingly, Indian Harbor must respectfully decline City of Holland Board of Public Works' request for coverage of this matter as submitted under the PARLL Policy No. PEC000396608.

If there are any facts or circumstances that you believe may in any way alter Indian Harbor's position regarding the absence of coverage, kindly provide us with such information and/or documentation at your earliest convenience. Please be advised that Indian Harbor reserves any and all of its rights under any of the provisions, definitions, conditions or exclusions contained in any policy issued by Indian Harbor to City of Holland Board of Public Works. Furthermore, upon discovery of any other facts or issues relating to coverage for this matter, Indian Harbor reserves the right to modify or amend its coverage position and to assert any additional defenses based upon any of the policy provisions, definitions, conditions or exclusions, whether or not specifically mentioned in this letter.

Barbara J. Moser
November 20, 2009
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Should you have any questions or concerns, or wish to discuss any of the matters set forth herein, please do not hesitate to contact me or the assigned claims counsel, Erin Fry. Thank you for your courtesy and cooperation in this matter.

Regards,

A handwritten signature in black ink, appearing to read "J. McMahon".

J. Robert McMahon
Assistant Vice President

JRM/EMF/pc

cc: HUB International Midwest
Attention: Hope Bush